

In re:  
Kia Nichele Williams  
Debtor

Case No. 24-10681-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 01, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2024:

Recip ID	Recipient Name and Address
db	+ Kia Nichele Williams, 519 E 11th St, Northampton, PA 18067-1742
cr	+ Jacqueline Larkin Citadel Federal Credit Union, Citadel Federal Credit Union, 520 Eagleview Boulevard, EXTON, PA 19341, UNITED STATES 19341-1119
14919995	+ CITADEL FEDERAL CREDIT UNION, c/o MARY JACQUELINE LARKIN, Vaughan Baio, 100 N. 18th Street, # 700, Philadelphia, PA 19103-2765
14873288	+ Citadel Credit Union, Attn: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119
14865859	+ PennyMac Loan Services, LLC, c/o Michael Farrington, Esq, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14861575	+ U.S. Department of Housing and Urban Development, 2000 N Classen Blvd, Suite 3200, Oklahoma City, OK 73106-6034

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 02 2024 00:38:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 02 2024 00:39:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14860131	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2024 00:58:11	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14860132	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 02 2024 01:16:27	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
14861842	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2024 00:59:02	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14876568	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2024 00:58:04	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14864981	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2024 01:16:31	Capital One N.A. by American InfoSource as agent, PO Box 71083, Charlotte NC 28272-1083
14864509	+ Email/PDF: ebn_ais@aisinfo.com	Nov 02 2024 00:58:30	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14860133	+ Email/Text: bankruptcy@cavps.com	Nov 02 2024 00:39:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14862095	+ Email/Text: bankruptcy@cavps.com	Nov 02 2024 00:39:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14860134	+ Email/Text: bankruptcycollections@citadelbanking.com	Nov 02 2024 00:39:00	Citadel FCU, 40 N Bailey Road, Thorndale, PA 19372-1026
14860136	Email/Text: BKPT@cfna.com	Nov 02 2024 00:38:00	Crdt First, 6275 Eastland Road, Brookpark, OH

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			44142-1399
14860137	+ Email/Text: dht@pacollections.com	Nov 02 2024 00:38:00	Demetrios H. Tsarouhis, Esquire, 21 S 9th Street, Suite 200, Allentown, PA 18102-4861
14860139	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 02 2024 00:38:00	Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14860138	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 02 2024 00:58:56	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14874619	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 02 2024 00:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14860140	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 02 2024 00:38:00	Kohls/Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
14860141	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2024 00:58:36	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-2165
14863124	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2024 00:59:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14860144	Email/Text: ml-ebn@missionlane.com	Nov 02 2024 00:38:00	Mission Lane Tab Bank, 101 2nd Street Suite 350, San Francisco, CA 94105
14860142	^ MEBN	Nov 02 2024 00:13:44	Mariner Finance LLC, 5802 E Virginia Beach BLVD, Norfolk, VA 23502-2483
14882185	+ Email/Text: bankruptcy@marinerfinance.com	Nov 02 2024 00:38:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14860143	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2024 00:39:00	Midland Credit Management, 350 Camino Del La Reina - Ste 100, San Diego, CA 92108-3007
14874981	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2024 00:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14874640	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 02 2024 00:39:00	Nordstrom, INC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
14860145	+ Email/Text: bnc@nordstrom.com	Nov 02 2024 00:38:58	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
14860146	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 02 2024 00:58:16	Ollor/Ally, 1511 Friendship Road, Jefferson City, MO 65101-8703
14860148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2024 00:58:57	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14879574	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2024 00:58:54	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14860577	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2024 00:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14873492	+ Email/PDF: ebnotices@pnmac.com	Nov 02 2024 00:58:31	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14860147	+ Email/PDF: ebnotices@pnmac.com	Nov 02 2024 00:59:04	Pennymac Loan Services LLC, 6101 Condor Dr - Ste 200, Moorpark, CA 93021-2602
14870744	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2024 00:38:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14880968	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2024 00:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 2489, Kirkland, WA 98083-2489
14877061	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2024 00:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14860150	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 02 2024 00:58:59	SYNCB/Care Credit, PO Box 965036, Orlando,

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			FL 32896-5036
14860149	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Nov 02 2024 01:15:51	Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000
14880988	Email/Text: bncmail@w-legal.com	Nov 02 2024 00:38:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
14860151	+ Email/Text: bncmail@w-legal.com	Nov 02 2024 00:38:00	TD Bank/Target Credit, 7000 Target Parkway N, Mail Stop NCD-045, Brooklyn Park, MN 55445-4301
14861261	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Nov 02 2024 01:15:51	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
14860135	Email/Text: dispute@velocityrecoveries.com	Nov 02 2024 00:38:00	CKS Prime Investments LLC, 1800 Route 34 N Building 3 - Ste 305, Belmar, NJ 07719
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14861852	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14874991	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14880505	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Kia Nichele Williams claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
MARY JACQUELINE LARKIN	on behalf of Creditor Jacqueline Larkin Citadel Federal Credit Union mjllarkin@vaughanmclean.com gkerns@vaughanmclean.com
SCOTT F. WATERMAN [Chapter 13]	

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ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Kia Nichele Williams

Debtor

Chapter 13

Bankruptcy No. 24-10681-PMM

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby  
TERMINATED and the employer shall cease wage withholding immediately.

**Date: November 1, 2024**



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PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE